

<b>Information to identify the case:</b>			
Debtor 1:	<b>Abbey Joy Clement</b>		Social Security number or ITIN: xxx-xx-9499
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed for chapter: 7 5/25/21
Case number:	21-06686		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Abbey Joy Clement	
2. All other names used in the last 8 years		
3. Address	520 Kraker Ave Joliet, IL 60432	
4. Debtor's attorney Name and address	Christina Banyon CKB Lawyers, LLC 60 N Chicago St Joliet, IL 60432	Contact phone 3128488199 Email: cbanyon.law@gmail.com
5. Bankruptcy trustee Name and address	Peter N Metrou Metrou & Nemiroff PC 123 W Washington St Suite 216 Oswego, IL 60543	Contact phone 630-551-7171 Email: trustee7@metandnem.com

For more information, see page 2 >

Debtor **Abbey Joy Clement**

Case number **21-06686**

<b>6. Bankruptcy clerk's office</b>	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 5/26/21
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>June 22, 2021 at 09:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	<b>Appear by VIDEO. See details, <a href="http://www.justice.gov/ust-regions-r11">www.justice.gov/ust-regions-r11</a>, Click: Chicago, Illinois Office</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 8/23/21</b>        <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Abbey Joy Clement  
Debtor

Case No. 21-06686-LAH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: May 26, 2021

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db	+ Abbey Joy Clement, 520 Kraker Ave, Joliet, IL 60432-2024
29376729	+ Advanced Midwest Radiology, 6801 W. 73rd St. Unit 637, Bedford Park, IL 60499-5322
29376730	+ Advanced Midwest Radiology, PO Box 88953, Milwaukee, WI 53288-8953
29376732	+ Comprehensive Pathology, 26570 Network Place, Chicago, IL 60673-1265
29376733	+ EM Strategies, PO Box 1027, Bedford Park, IL 60499-1027
29376734	+ Fire Recovery USA, 2271 Lava Ridge Court, Suite 120, Roseville, CA 95661-3065
29376736	+ Kia Finance, PO Box 650805, Dallas, TX 75265-0805
29376737	+ Kia Motor Finance, 4000 Macarthur Blvd, Newport Beach, CA 92660-2558
29376738	+ Kia Motor Finance, PO Box 20835, Fountain Valley, CA 92728-0835

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cbanyon.law@gmail.com	May 26 2021 23:49:00	Christina Banyon, CKB Lawyers, LLC, 60 N Chicago St, Joliet, IL 60432
tr	+ EDI: QPNMETROU.COM	May 27 2021 02:03:00	Peter N Metrou, Metrou & Nemiroff PC, 123 W Washington St Suite 216, Oswego, IL 60543-8298
29376735	Email/Text: kostrows@byrider.com	May 26 2021 23:50:00	JD Byrider, 2345 W. Jefferson, Joliet, IL 60435
29376731	Email/Text: kostrows@byrider.com	May 26 2021 23:50:00	CNAC, 2345 W. Jefferson St, Joliet, IL 60435
29376739	+ Email/Text: mmrgbk@miramedrg.com	May 26 2021 23:51:00	Silver Cross Hospital, c/o Miramed Revenue Group, PO Box 77000, Detroit, MI 48277-2000

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0752-1

User: admin

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Date Rcvd: May 26, 2021

Form ID: 309A

Total Noticed: 14

Date: May 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Christina Banyon	on behalf of Debtor 1 Abbey Joy Clement cbanyon.law@gmail.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Peter N Metrou	trustee7@metandnem.com pmetrou@ecf.axosfs.com

TOTAL: 3